

sh
cl

1. A method for making on-line payments, comprising:
 receiving enrollment information from a user for an on-line payments
 service;
 receiving the user's designation of a source account for withdrawing funds
 for the on-line payments;
 providing a transaction account for the user as a money deposit account
 with an account number that the user can use as a source and a destination of
 funds and with at least one of a plurality of service levels;
 allowing the user to have funds reside in the transaction account; and
 allowing the user to use the funds residing in the transaction account for at
 least one of making an on-line payment with funds in the transaction account,
 making an on-line purchase with funds in the transaction account, making an off-
 line purchase with funds in the transaction account, making a cash withdrawal
 with funds in the transaction account, making a credit card account payment with
 funds in the transaction account, making a bill payment with funds in the
 transaction account, and making an international payment with funds in the
 transaction account.
2. The method of claim 1, wherein receiving the enrollment information
 further comprises receiving the information from the user on an enrollment page
 for the on-line payments service.
3. The method of claim 2, wherein receiving the enrollment information
 further comprises receiving information about the user necessary to fulfill a
 "know your customer" (KYC) obligation of a financial institution as a provider of
 the on-line payments service.
4. The method of claim 3, wherein receiving the enrollment information
 further comprises receiving information about the user necessary to enable the
 financial institution to validate that the user is bona fide.
5. The method of claim 4, wherein receiving the enrollment information
 further comprises receiving information about the user relevant in settling
 disputes related to use by the user of the on-line payments service.

6. The method of claim 1, wherein receiving the user's designation of the source account further comprises receiving the user's designation of at least one of a credit card account and a deposit account of the user as the source account.

7. The method of claim 6, wherein receiving the user's designation of the credit card account as the source account further comprises receiving information from the user about the credit card account consisting of a credit card number, a credit card expiration date, and a credit card verifier.

8. The method of claim 7, wherein receiving the information from the user about the credit card account further comprises performing a back end authorization to confirm that the information relates to a valid credit card account of the user.

9. The method of claim 6, wherein receiving the user's designation of the deposit account as the source account further comprises receiving the user's designation of the deposit account consisting of at least one of a checking account, a debit account, and a money market account of the user as the source account.

10. The method of claim 9, wherein receiving the user's designation of the deposit account further comprises receiving information about the deposit account consisting of at least one of a deposit account number and an ABA number of a financial institution with which the deposit account is maintained.

11. The method of claim 10, wherein receiving the information about the deposit account further comprises performing a back end validation to confirm that the user is the owner of the designated deposit account.

12. The method of claim 1, wherein providing the transaction account for the user with at least one of the plurality of service levels further comprises providing the transaction account for the user with a first level service that includes a person-to-person payment service enabling the user to receive and send funds from the user's transaction account.

13. The method of claim 12, wherein providing the transaction account for the user with the first level of service further comprises providing the transaction

account with a save for later feature enabling the user to accumulate a balance of funds in the user's transaction account for later use.

14. The method of claim 13, wherein providing the transaction account for the user with the first level of service further comprises providing the transaction account with a held money feature for retaining funds in the user's transaction account which the user has designated to be sent to a recipient but which has not yet been picked up by the recipient.

15. The method of claim 14, wherein providing the transaction account for the user with at least one of the plurality of service levels further comprises providing the transaction account for the user with a second level of service that includes all features of the first level of service plus an access card enabling the user to access funds in the user's transaction account for off-line transactions.

16. The method of claim 15, wherein providing the transaction account for the user with at least one of the plurality of service levels further comprises providing the transaction account for the user with a third level of service that includes all features of the first and second levels of service plus a credit line enabling the user to access both line of credit funds and accumulated balance funds in the user's transaction account.

17. The method of claim 15, wherein providing the transaction account for the user that includes the access card further comprises providing the access card for the user that allows the user to withdraw funds from the transaction account at a financial transaction terminal.

18. The method of claim 1, wherein allowing the user to have funds reside in the transaction account further comprises allowing the user to utilize the transaction account as a hub for user transactions.

19. The method of claim 18, wherein allowing the user to utilize the transaction account as the hub further comprises allowing the user to use the trust account for receiving a person-to-person payment.

20. The method of claim 18, wherein allowing the user to utilize the transaction account as the hub further comprises allowing the user to fund the transaction account with funds withdrawn from the designated source account.

21. The method of claim 20, wherein allowing the user to fund the transaction account with funds withdrawn from the designated source account further comprises allowing the user to fund the trust account with funds withdrawn from at least one of a credit card account and a deposit account as the source account.

22. The method of claim 21, wherein allowing the user to fund the trust account with funds withdrawn from the deposit account further comprises allowing the user to fund the trust account with funds withdrawn from the deposit account consisting of at least one of a checking account, a debit account, and a money market account as the source account.

23. The method of claim 1, wherein allowing the user to have funds reside in the transaction account further comprises allowing the user to have funds reside in at least one of a save for later portion and a held money portion of the transaction account.

24. The method of claim 23, wherein allowing the user to have funds reside in at least one of the save for later portion and the held money portion of the transaction account further comprises allowing the user to view balances of the save for later and held money portions of the transaction account.

25. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line payment further comprises designating funds in the transaction account for an on-line payment to a recipient according to an instruction by the user.

26. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line purchase further comprises allowing the user to authorize payment to an on-line merchant for an on-line transaction with funds in the transaction account by furnishing the on-line merchant the transaction account number.

27. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an off-line purchase further comprises allowing the user to authorize payment to an off-line merchant for an off-line transaction with funds in the transaction account using a transaction card provided to the user in connection with the transaction account.

28. The method of claim 1, wherein allowing the user to use the funds in the transaction account for a cash withdrawal further comprises allowing the user to withdraw funds in cash from the transaction account at a self-service financial transaction terminal using a transaction card provided to the user in connection with the transaction account.

29. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making a credit card account payment further comprises allowing the user to authorize a payment to the user's credit card account with funds in the transaction account according to an instruction by the user.

30. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making a bill payment further comprises allowing the user to authorize the bill payment through a bill payment service with funds in the transaction account according an instruction by the user.

31. The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an international payment further comprises allowing the user to authorize the international payment through an international payment service with funds in the transaction account according an instruction by the user.

32. The method of claim 1, wherein allowing the user to use the funds in the transaction account further comprises allowing the user to utilize a save for later portion of the funds in the transaction account.

33. The method of claim 32, wherein allowing the user to use the funds in the transaction account further comprises allowing the user to supplement the save for later portion of the funds in the transaction account with a line of credit associated with the transaction account.

34. A system for making on-line payments, comprising:
 means for receiving enrollment information from a user for an on-line payments service;
 means for receiving the user's designation of a source account for withdrawing funds for the on-line payments;
 means for providing a transaction account for the user as a money deposit account with an account number that the user can use as a source and a destination of funds and with at least one of a plurality of service levels;
 means for allowing the user to have funds reside in the transaction account; and
 means for allowing the user to use the funds residing in the transaction account for at least one of making an on-line payment with funds in the transaction account, making an on-line purchase with funds in the transaction account, making an off-line purchase with funds in the transaction account, making a cash withdrawal with funds in the transaction account, making a credit card account payment with funds in the transaction account, making a bill payment with funds in the transaction account, and making an international payment with funds in the transaction account.
35. The system of claim 1, wherein the means for receiving the enrollment information further comprises means for receiving the information from the user on an enrollment page for the on-line payments service.
36. The system of claim 35, wherein the means for receiving the enrollment information further comprises means for receiving information about the user necessary to fulfill a "know your customer" (KYC) obligation of a financial institution as a provider of the on-line payments service.
37. The system of claim 36, wherein the means for receiving the enrollment information further comprises means for receiving information about the user necessary to enable the financial institution to validate that the user is bona fide.
38. The system of claim 37, wherein the means for receiving the enrollment information further comprises means for receiving information about the user

relevant in settling disputes related to use by the user of the on-line payments service.

39. The system of claim 34, wherein the means for receiving the user's designation of the source account further comprises means for receiving the user's designation of at least one of a credit card account and a deposit account of the user as the source account.

40. The system of claim 39, wherein the means for receiving the user's designation of the credit card account as the source account further comprises means for receiving information from the user about the credit card account consisting of a credit card number, a credit card expiration date, and a credit card verifier.

41. The system of claim 40, wherein the means for receiving the information from the user about the credit card account further comprises means for performing a back end authorization to confirm that the information relates to a valid credit card account of the user.

42. The system of claim 39, wherein the means for receiving the user's designation of the deposit account as the source account further comprises means for receiving the user's designation of the deposit account consisting of at least one of a checking account, a debit account, and a money market account of the user as the source account.

43. The system of claim 42, wherein the means for receiving the user's designation of the deposit account further comprises means for receiving information about the deposit account consisting of at least one of a deposit account number and an ABA number of a financial institution with which the deposit account is maintained.

44. The system of claim 43, wherein the means for receiving the information about the deposit account further comprises means for performing a back end validation to confirm that the user is the owner of the designated deposit account.

45. The system of claim 34, wherein the means for providing the transaction account for the user with at least one of the plurality of service levels further

comprises means for providing the transaction account for the user with a first level service that includes a person-to-person payment service enabling the user to receive and send funds from the user's transaction account.

46. The system of claim 45, wherein the means for providing the transaction
5 account for the user with the first level of service further comprises means for providing the transaction account with a save for later feature enabling the user to accumulate a balance of funds in the user's transaction account for later use.

47. The system of claim 46, wherein the means for providing the transaction
10 account for the user with the first level of service further comprises means for providing the transaction account with a held money feature for retaining funds in the user's transaction account which the user has designated to be sent to a recipient but which has not yet been picked up by the recipient.

48. The system of claim 47, wherein the means for providing the transaction
15 account for the user with at least one of the plurality of service levels further comprises means for providing the transaction account for the user with a second level of service that includes all features of the first level of service plus an access card enabling the user to access funds in the user's transaction account for off-line transactions.

49. The system of claim 48, wherein the means for providing the transaction
20 account for the user with at least one of the plurality of service levels further comprises means for providing the transaction account for the user with a third level of service that includes all features of the first and second levels of service plus a credit line enabling the user to access both line of credit funds and accumulated balance funds in the user's transaction account.

25 50. The system of claim 48, wherein the means for providing the transaction account for the user that includes the access card further comprises means for providing the access card for the user that allows the user to withdraw funds from the transaction account at a financial transaction terminal.

51. The system of claim 34, wherein the means for allowing the user to have funds reside in the transaction account further comprises means for allowing the user to utilize the transaction account as a hub for user transactions.

52. The system of claim 51, wherein the means for allowing the user to utilize the transaction account as the hub further comprises means for allowing the user to use the trust account for receiving a person-to-person payment.

53. The system of claim 51, wherein the means for allowing the user to utilize the transaction account as the hub further comprises means for allowing the user to fund the transaction account with funds withdrawn from the designated source account.

54. The system of claim 53, wherein the means for allowing the user to fund the transaction account with funds withdrawn from the designated source account further comprises means for allowing the user to fund the trust account with funds withdrawn from at least one of a credit card account and a deposit account as the source account.

55. The system of claim 54, wherein the means for allowing the user to fund the trust account with funds withdrawn from the deposit account further comprises means for allowing the user to fund the trust account with funds withdrawn from the deposit account consisting of at least one of a checking account, a debit account, and a money market account as the source account.

56. The system of claim 34, wherein the means for allowing the user to have funds reside in the transaction account further comprises means for allowing the user to have funds reside in at least one of a save for later portion and a held money portion of the transaction account.

57. The system of claim 56, wherein the means for allowing the user to have funds reside in at least one of the save for later portion and the held money portion of the transaction account further comprises means for allowing the user to view balances of the save for later and held money portions of the transaction account.

- 0950234-07101
58. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an on-line payment further comprises means for designating funds in the transaction account for an on-line payment to a recipient according to an instruction by the user.
- 5 59. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an on-line purchase further comprises means for allowing the user to authorize payment to an on-line merchant for an on-line transaction with funds in the transaction account by furnishing the on-line merchant the transaction account number.
- 10 60. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an off-line purchase further comprises means for allowing the user to authorize payment to an off-line merchant for an off-line transaction with funds in the transaction account using a transaction card provided to the user in connection with the transaction account.
- 15 61. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for a cash withdrawal further comprises means for allowing the user to withdraw funds in cash from the transaction account at a self-service financial transaction terminal using a transaction card provided to the user in connection with the transaction account.
- 20 62. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making a credit card account payment further comprises means for allowing the user to authorize a payment to the user's credit card account with funds in the transaction account according to an instruction by the user.
- 25 63. The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making a bill payment further comprises means for allowing the user to authorize the bill payment through a bill payment service with funds in the transaction account according an instruction by the user.
64. The system of claim 34, wherein the means for allowing the user to use
- 30 the funds in the transaction account for making an international payment further

comprises means for allowing the user to authorize the international payment through an international payment service with funds in the transaction account according an instruction by the user.

65. The system of claim 34, wherein the means for allowing the user to use
5 the funds in the transaction account further comprises means for allowing the user to utilize a save for later portion of the funds in the transaction account.

66. The system of claim 65, wherein the means for allowing the user to use
the funds in the transaction account further comprises means for allowing the user
to supplement the save for later portion of the funds in the transaction account
10 with a line of credit associated with the transaction account.

add
A3